

1     **CARD MANAGEMENT SYSTEM AND METHOD THEREFORE**

2

3     **Related Applications**

4

5             This application is a continuation-in-part to Applicant's co-  
6     pending provisional application, Serial Number 60/201,994, filed May 4,  
7     2000.

8

9     **Field of Invention**

10

11            The present invention generally relates to a credit card  
12     management system, and more particularly to an on-line card  
13     management system accessible via a computer network, such as the  
14     Internet.

15

16     **Background of the Invention**

17

18            The explosion in the use of multiple credit and charge cards in  
19     the late 1960s created the need for card protection. At the time, this  
20     need could be efficiently filled with 1960s enabling technology (e.g.,  
21     minicomputer) and efficient communications (e.g., toll-free calls, telex,  
22     etc.). The demand for a "one call does it all" service for communicating  
23     with multiple card issuers for the purpose of limiting liability, reporting  
24     lost or stolen cards or changes of address made sales easy. Today,  
25     there has been a great explosion in the number and type of cards per  
26     household. Such cards include credit cards, charge cards, debit cards,  
27     ID cards, medical insurance cards, library cards, automobile club cards,  
28     discount cards, and membership cards.

29

1           The principle prior art method of reporting a change of address,  
2 requesting a new card, notification of a billing dispute, requesting a copy  
3 of a bill, reporting a change in marital status, reporting a lost or stolen  
4 card, or requesting an increase in credit line, required a phone call or  
5 written notification to the card issuer. This often required the cardholder  
6 to spend a substantial amount of time thereafter on "hold" until a service  
7 representative became available or navigating through an automated  
8 voice response system. The cardholder could also subscribe to a lost or  
9 stolen card service. Here the cardholder was required to submit a list of  
10 the cards and the associated data thereto by mail. Thus a significant  
11 amount of time could pass before protection was obtained. If a card  
12 was lost or stolen, the cardholder was required to telephone the service.  
13 Of course, any change in a card or the addition of a card required an  
14 additional letter.

15  
16           Thus it is a primary object of the invention to provide a card  
17 management method and system that harnesses modern  
18 communications and information technology to each and every card that  
19 one might carry.

20  
21           It is another primary object of the invention to provide a card  
22 management method and system to extend card protection services to  
23 meet current cardholder expectations.

24  
25           It is a further object of the invention to provide a card  
26 management method and system wherein the cardholder, can conduct a  
27 multitude of transactions in a single connection to the Internet.

28  
29           It is another object of the invention to provide a card

1 management method and system to provide on-line card registration.  
2 It is another object of the invention to provide a card management  
3 method and system that can instantly notify the card issuer of a lost or  
4 stolen card.

5

6 It is another object of the invention to provide a card  
7 management method and system that can instantly notify the card  
8 issuer of a change in address of the cardholder.

9

10 It is another object of the invention to provide a card  
11 management method and system that allows the cardholder to request  
12 a replacement card or an additional card for another individual.

13

14 It is another object of the invention to provide a card  
15 management method and system that allows automated notification to  
16 the card issuer of a billing dispute.

17

18 It is another object of the invention to provide a card  
19 management method and system to allow the cardholder to request a  
20 duplicate bill or details on a particular charge.

21

22 It is another object of the invention to provide a card  
23 management method and system to allow the cardholder to notify the  
24 card issuer of a change in marital status.

25

26 It is another object of the invention to provide a card  
27 management method and system to allow the cardholder to request an  
28 increase in his or her line of credit.

## 1 SUMMARY OF THE INVENTION

2  
3 It should be appreciated that the card management system of the  
4 present invention is suitable for use in connection with a wide variety of  
5 cards, including but not limited to: credit cards, charge cards, ATM/debit  
6 cards, check cashing cards, identification (ID) cards, medical insurance  
7 cards, library cards, automobile club cards, car rental cards, discount  
8 cards, association/club membership cards, access cards (card keys),  
9 driver's license cards, school ID cards, health club cards. Moreover, it is  
10 further contemplated that the card management system of the present  
11 invention may also be suitably used in connection with other products,  
12 such as securities (e.g., stocks and bonds) and insurance policies,  
13 where similar information is stored, modified, and exchanged.

14  
15 In detail, the method includes the steps of: 1) accessing a card  
16 management computer system in a computer network; 2) selecting at  
17 least one of a plurality of card management services provided by the  
18 computer system; 3) inputting data associated with the selected card  
19 management service; and 4) providing the associated data to the  
20 issuing organization.

21  
22 In addition, the services include registering at least one card by  
23 inputting associated card data, change of address, request for a new  
24 card, notification of a billing dispute, request for a copy of a bill, a  
25 change in marital status or name change and a request for an increase  
26 in credit line. Furthermore, a record of the associated data is  
27 maintained as well as providing a confirmation that the issuing  
28 organization has been contacted and provided the associated card data.

1           The system in a broad sense is an on-line card management  
2 system, wherein the card is issued by a issuing organization, includes: a  
3 computer system accessible via a computer network, the computer  
4 system including: a selection program for selecting at least one of a  
5 plurality of card management services; an input program for inputting  
6 data associated with the selected card management service; and a  
7 program providing the data associated with a selected card  
8 management services to the issuing organization.

9  
10           The on-line card management system card management services  
11 includes registering at least one card by inputting associated card data,  
12 a change of address, request for a new card, notification of a billing  
13 dispute, request for a copy of a bill, a change in marital status, reporting  
14 a lost or stolen card, and a request for an increase in credit line where  
15 applicable. Furthermore, the on-line card management system includes  
16 a program for maintaining a record of the associated data as well as a  
17 program for informing the card user that the card issuing organization  
18 has been provided the associated data.

19  
20           The present invention provides several significant advantages  
21 over prior art card management systems. First, pre-registration of cards  
22 can be accomplished easily by the cardholder, with fewer hassles, and  
23 much less cost. Secondly, the actual process of notification is better  
24 and faster since it is completed by the cardholder at his own pace, on  
25 his own computer, and without the time consuming hassle of a  
26 telephone call. Thirdly, notification can be done more reliably through  
27 an internet-based notification "engine," thus providing better service to  
28 the cardholder, and the card issuer.

1           The novel features which are believed to be characteristic of the  
2 invention, both as to its organization and method of operation, together  
3 with further objects and advantages thereof, will be better understood  
4 from the following description in connection with the accompanying  
5 drawings in which the presently preferred embodiment of the invention is  
6 illustrated by way of example. It is to be expressly understood,  
7 however, that the drawings are for purposes of illustration and  
8 description only and are not intended as a definition of the limits of the  
9 invention.

#### 11       **BRIEF DESCRIPTION OF FIGURES**

13           Figure 1 is a simplified schematic of the card management  
14 system.

16           Figure 2 is a view of the "site entry" screen.

18           Figure 3 a simplified view of the "new member registration"  
19 screen.

20           Figure 4 is a flow chart of the computer program for "new  
21 member registration" services.

23           Figure 5 is a simplified view of the "registration check" screen.

25           Figure 6 is a flow chart of the computer program for "user  
26 identification and password check" service"

28           Figure 7 is a simplified view of the "logging in" screen.

1           Figure 8 is a simplified view of the screen for "selection of  
2 member services."

3

4           Figure 9 is a flow chart of the computer program for "check-in."

5

6           Figure 10 is a simplified view of the screen for "canceling  
7 services."

8

9           Figure 11 is a flow chart for the computer program to "cancel  
10 services."

11

12           Figure 12 is a simplified view of a screen for "obtaining technical  
13 support" services.

14

15           Figure 13 is a flow chart of the computer program for "obtaining  
16 technical support" services.

17

18           Figure 14 is a flow chart of the computer program for "logging  
19 out."

20

21           Figure 15 is a view of the screen for "register/editing cards."

22

23           Figure 16 is a flow chart for a computer program for "adding and  
24 registering cards" services.

25

26           Figure 17 is a flow chart for a computer program for "editing and  
27 viewing and deleting cards" services.

28

1           Figure 18 is a flow chart for a computer program for "adding  
2   cards from unlisted issuers" services.

3

4           Figure 19 is a screen for "requesting a new or replacement cards  
5   when the card is already registered."

6

7           Figure 20 is a flow chart for the computer program for "requesting  
8   new or replacement card that is already registered" services.

9

10          Figure 21 is a screen for reporting a lost card.

11

12          Figure 22 is a flow chart for a computer program for "reporting  
13   lost cards" services.

14

15          Figure 23 is the flow chart for a computer program for "reporting  
16   lost cards to the card issuer.

17

18          Figure 24 is a continuation of the flow chart illustrated in Figure  
19   23.

20

21          Figure 25 is a continuation of the flow chart illustrated in Figure  
22   23.

23

24          Figure 26 is a continuation of the flow chart illustrated in Figure  
25   23.

26

27          Figure 27 is a continuation of the flow chart illustrated in Figure  
28   23.

29



1           Figure 28 is a flow chart of the card management organization  
2           "monitoring procedure for insuring lost cards are reported to the issuer."

3

4           Figure 29 is the screen for reporting an" address change."

5

6           Figure 30 is a flow chart for a computer program for "making an  
7           address change" services.

8

9           Figure 31 is the screen for reporting a "change in name and or a  
10          change in marital status" services.

11

12          Figure 32 is the flow chart for a computer program for making a  
13          "name or marital status change" services.

14

15          Figure 33 is the screen for "requesting a credit increase for a  
16          credit card."

17

18          Figure 34 is the flow chart for a computer program for "requesting  
19          a credit increase" services.

20

21          Figure 35 is the screen for reporting a "charge dispute" made on  
22          a credit card.

23

24          Figure 36 is the screen for "ordering a copy of a statement."

25

26          Figure 37 is the flow chart for a computer program for "reporting a  
27          charge dispute made on a credit card" and "ordering a copy of a  
28          statement" services.

29

## 1 DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENT

2  
3 Set forth below is an overview of a preferred embodiment of the  
4 present invention. It should be appreciated that, while a preferred  
5 embodiment of the present invention is described in connection with the  
6 Internet, the present invention is suitable for use in connection with other  
7 computer networks. Moreover, the card management system of the  
8 present invention may be directly accessible, or accessible via a private  
9 computer network. In the following discussion of the invention, selected  
10 computer screens are used for purposes of illustration, but it will be  
11 obvious that additional screens are used, but not disclosed nor need  
12 they be for purposes of understanding the invention.

13  
14 As illustrated Figure 1, the card management system, generally  
15 indicated by numeral 36, uses the Internet system 38 to interface with  
16 the individual card holder 39 via the individual's computer 40 and the  
17 card management organization 41. The card management organization  
18 41 includes computers 42 having a card management computer  
19 program 44 therein which process data concerning the cards and  
20 provides associated card data to the card issuer 46 also via the Internet  
21 system 38. Provisions are provided for non-internet communication with  
22 the card user and the card issuer, as will be subsequently discussed.

23  
24 As illustrated in Figure 2, when the cardholder or user "pulls up"  
25 the main screen, generally indicated by numeral 50, it is either generic  
26 (if accessed directly) or customized (if accessed via a sponsor). The  
27 main screen includes a series of links: a log in option 52 to enter the  
28 user ID and password for the purpose of logging in, log in assistance  
29 link 54 for the customer who is not sure he is a member, or who has

1 forgotten either his User ID or Password; registering link 56, frequently  
2 asked questions link 58 and technical support link 60

3  
4 If the cardholder is not a member and wishes to register, the  
5 individual may "click" on the Register Option 56 and will pull up the  
6 Registration Screen as shown in Figure 3. The computer program for  
7 the registration process is presented in the flow chart as illustrated in  
8 Figure 4. The individual will be guided through the registration process  
9 and will be requested to provide the specified information in the flow  
10 chart. At the end of the process, the individual will be registered and  
11 have a personalized user identification and password. The individual  
12 can then return to the main menu screen (Figure 2).

13  
14 Upon return to the main menu screen (Figure 2), the individual  
15 may want to learn more about the card management system by clicking  
16 on the Frequently Asked Questions Option 58. This will bring the  
17 individual to a screen wherein most frequently asked questions are  
18 presented with answer. Following are examples:

19 Q: Why should I register?

20 A: Managing a wallet full of cards is a major responsibility! Registering  
21 takes the hassle out of managing your cards. It's easy to maintain your  
22 card list on-line, and communication with a card issuer becomes almost  
23 effortless with the click of a mouse.

24 Q: Which cards may I register?

25 A: All of your cards! That includes credit and debit cards, ID cards,  
26 membership cards, insurance cards...virtually any card you carry in your  
27 wallet.

28 Q: Must I pre-register my cards?

1 A: No. Although it may be more convenient to pre-register your cards,  
2 you may register cards at the time service is requested.

3 Q: What if I register a card you have not heard of?

4 A: In that event, we will ask you for some basic details about the card  
5 issuer when the card is registered. Cards are our business, so we don't  
6 expect this to be a common occurrence.

7 Q: May I register cards of my spouse or other family members?

8 A: Certainly! A place is provided for you to enter an alternate  
9 cardholder name for any card registered.

10 Q: May I register business cards that go to a different address?

11 A: Yes. A place is provided for you to enter an alternate address for  
12 any card registered.

13 Q: If I have informed my card issuers directly of a loss or change of  
14 address, will they notify you?

15 A: No. Card issuers will not notify Card-Link of reports or changes you  
16 make directly with them.

17 Q: Will you keep a record of the different times I use your service?

18 A: Yes. We will keep an archive of your use of the service for a  
19 minimum of two years and you can view that service record at any time.

20 Q: Can my partner or spouse have their own membership?

21 A: Yes, but they will have to register as a separate member and pay  
22 their own fee as defined by your bank.

23 Q: How quickly will my cards be replaced after I have reported their  
24 loss?

25 A: The re-issue of cards is in the hands of the issuer and whilst they all  
26 take immediate notice of the loss reports, the speed at which they send  
27 out new cards will vary from 24 hours to 10 days.

28 Q: How can I get my lost cards replaced more quickly?

1 A: While we can report all your cards, lost we cannot influence the  
2 response of your card issuers. If you need a replacement in a hurry we  
3 suggest that, after having reported all your cards, you speak directly to  
4 the card issuer from whom you need the urgent card replacement.

5 Q: How secure is your website?

6 A: We take security of your data seriously. We use Secure Socket  
7 Layers (SSL, the industry standard) and the best software and hardware  
8 security solutions available today. All of your personal information --  
9 including name, address and card numbers -- is encrypted so that  
10 information cannot be read as it travels over the Internet. Frankly, your  
11 information is more secure on our secure server than it is in a typical  
12 office environment.

13 Q: How do you ensure no one else has access to my information?

14 A: In addition to having state-of-the-art software and hardware to  
15 protect the data registered with us (see previous question), your file is  
16 password protected. You alone have control over your password, and  
17 can change it as often as you like.

18 Q: Is there any way I can know for sure my information is encrypted?

19 A: Your browser will tell you. Both Netscape and Internet Explorer  
20 browsers display an icon at the bottom of the screen indicating that you  
21 are at a secure site.

22 Q: How do you notify card issuers?

23 A: Card issuers are notified via e-mail, fax, telex, phone or letter. Many  
24 times one method is preferred by a particular card issuer.

25 Q: What is the liability for fraudulent use of a credit card?

26 A: Liability is limited under the Consumer Credit Act to \$50. This limit  
27 does not apply if the cardholder acts fraudulently or with gross  
28 negligence, including disclosure of the cardholder's PIN number.

29

1           If the individual is not sure he is a registered member, he or she  
2 can click on Log In Assistance 54 in Figure 2, which will bring a separate  
3 screen shown in Figure 5 and will be guided through a check procedure  
4 as set forth in the flow chart in Figure 6. Note that, if at the end of the  
5 process the individual is found to already be a member, he or she is  
6 brought back to the Main menu (Figure 2). Upon clicking on the Log in  
7 Option 52, the individual will learn whether he or she is already logged  
8 in. If not found to be registered, the individual is brought to the  
9 Registration Screen (Figure 3).

10

11           If the individual is already a member or has just become a  
12 member and knows the pin number, the individual can click on the Log  
13 In Option 52 (Figure 2) which will bring up the Log in screen as shown in  
14 Figure 7. Upon logging in, the Member Services menu as illustrated in  
15 Figure 8 will appear. This allows the individual to access the services  
16 offered:

- 17       1. Report Lost/Stolen Card(s)  
18       2. Address Change  
19       3. Request New/Replacement Card(s)  
20       4. Charge Dispute  
21       5. Request Copy of Statement  
22       6. Report Change of Marital Status/Name  
23       7. Request Increased Credit Limit

24       All these steps are illustrated in the computer flow chart illustrated in  
25 Figure 9.

26

27           The Member Services menu further includes an option to cancel  
28 the service and the program as disclosed in Figure 10 with the  
29 associated computer flow chart illustrated in Figure 11. Note that

1 confirmation is provided. The Member Services menu also includes an  
2 option to contact Technical Support as indicated in Technical Support  
3 menu (Figure 12) and the Computer flow chart as illustrated in Figure  
4 13. The individual is provided with capability to indicated the type of  
5 problem and provide details thereof. The provider can then analyze the  
6 problem and correct it and contacts the individual by Email. Of course,  
7 a Log out Option is provided and is illustrated in the computer flow chart  
8 provided in Figure 14.

9  
10 Still referring to the Member Services menu in Figure 8 and  
11 additionally, to the Register/Edit Cards menu in Figure 15, the flow chart  
12 for the computer program to add/register cards is illustrated in Figure 16,  
13 while the edit/view/delete computer flow chart is illustrated in Figure 17.  
14 Thus new cards can be added, the existing cards can be viewed and  
15 edited, and cards can be deleted. The individual is prompted to select a  
16 category of card to be added: bank, retail, membership or other. The  
17 individual is then prompted to select the card issuer from a list of cards  
18 within the program directory, or enter the name if the card is not found  
19 on the list. If issuer or card is not known, the individual will be prompted  
20 to provide issuer or card details, such as the card number, account  
21 number and sort code, etc. The individual is also prompted to enter an  
22 alternate name for the card chosen, if desired, as well as alternate billing  
23 information, if applicable. To delete cards, the individual is presented  
24 with a list of previously registered cards, and prompted to select the  
25 card(s) to be deleted. For convenience, a list is provided of the most  
26 prominent issuers and cards. If not in the list in the program directory,  
27 the individual may enter information relevant to the new card (noted as  
28 "other cards" in the flow chart in Figure 18)

29

1 Referring to Figure 8 and additionally to Figures 19, which is the  
2 Request New/Replacement Option menu screen for cards that are  
3 listed on the menu and to Figure 20, which is flow chart of a computer  
4 program therefore, reasons for requesting the new/replacement cards  
5 can be entered, as well as the name of the individual that should appear  
6 on the card. Confirmation is provided to the individual card user. ,  
7

8 Still referring to Figure 8 and to Figure 21, which is the Lost  
9 Report Option menu and additionally to the flow charts for the computer  
10 program illustrated in Figures 22 to 27, after selecting the reporting  
11 option on the Member Services menu screen, the Reporting Option  
12 menu screen, Figure 21, appears. The individual is prompted to select  
13 the card(s) that are missing, after first adding any missing cards to the  
14 list of registered cards. In subsequent screens, the individual is also  
15 prompted to provide details concerning the loss, then submits a lost  
16 report. Details include:

- 17 1. Whether the cards are lost or stolen.
- 18 2. Where the loss occurred.
- 19 3. Date loss occurred (or date user discovered cards missing).
- 20 4. Temporary phone numbers where user can be reached during next  
21 48 hours.
- 22 5. Police report number, if any.
- 23 6. Notes about loss.
- 24 7. Whether or not replacement cards are required.

25

26 The flow chart presented in Figure 22 covers a computer program  
27 for recording and initial processing of the card holder report, with  
28 confirmation back to the individual. Figures 23-27 are flowcharts that  
29 determine how the card issuer is to be notified. If the card issuer are in



1 the program directory, a determination is made as to whether the card  
2 user has liability (such as a credit card with can be fraudulently used). If  
3 there is no liability, the program moves to flowchart 26 and if liability  
4 attaches then the program moves to flowchart 25. In both cases all  
5 avenues of communication with the card issuer will be tried. If all  
6 attempts are unsuccessful, then an exception report (Figure 27) is  
7 prepared for the Card Service Organization to "manually" handle.

8  
9 Referring back to Figure 23, if the card is from an "other issuer",  
10 or in other words not in the program directory, then the program  
11 transfers to the program set forth in the flowchart in Figure 24. Again, if  
12 automated contact can not be made, then an exception report (Figure  
13 27) is prepared for the Card Service Organization to "manually" handle.  
14 In Figure 28, a flow chart is presented wherein the Card Management  
15 Organization personnel can monitor the progress of the reporting lost  
16 cards to the card issuer.

17  
18 In all cases, the individual receives an e-mail confirmation, and  
19 periodic e-mail reminders to update their card list. In addition, the  
20 service is archived for a minimum of two years.

21  
22 Referring to Figure 8 and to Figure 29, which discloses a Change  
23 of Address Menu screen and Figure 30, which is the flow chart for the  
24 computer program to achieve a change of address, the individual is  
25 prompted to provide the new address, and indicate if all issuers are to  
26 be notified. Notification made via e-mail, fax or letter, if applicable. The  
27 individual receives an e-mail confirmation and periodic e-mail reminders  
28 to update the card list. The service is archived for a minimum of two  
29 years.

1           The individual user can request a name change or change in  
2 marital status. Again referring to Figure 8 and, additionally to Figure 31  
3 which is a screen that prompts the individual to select the change and  
4 Figure 32 which is the flow chart for the computer program therefore, the  
5 individual can indicate the changes and can provide details.  
6 Notifications are made via e-mail, fax or letter and the individual  
7 receives an e-mail confirmation and periodic e-mail reminders to update  
8 card list. The service is archived for a minimum of two years.

9

10           The individual user can request that a card issuer increase credit  
11 amount. Again referring to Figure 8 and, additionally to Figure 33, which  
12 is a screen for prompting the individual to select the card and 34, the  
13 flow chart for the computer program therefore, the individual is prompted  
14 to select the card for which a credit increase is desired. Notifications are  
15 made via e-mail, fax or letter and the individual receives an e-mail  
16 confirmation and periodic e-mail reminders to update card list. The  
17 service is archived for a minimum of two years.

18

19           From the Member services menu (Figure 8) the individual user  
20 can notify the card issuer of a credit card charge dispute. Referring to  
21 Figure 34, which is a screen that allows the individual to select the card,  
22 and to Figure 35, which is a flow chart for the associated computer  
23 program thereto, the individual selects the card who's billing is in dispute  
24 and provides information on the particular charge in dispute. The card  
25 issuer is notified and the individual is informed by Email when the card  
26 issuer is notified. The service is archived for a minimum of two years.

27

28

1 Still referring to Figure 8, the individual can bring up a record of  
2 all transactions over any given period of time up to two years and  
3 request a copy thereof. The Screen is illustrated in Figure 36 while the  
4 flow chart for the associated computer program is provided in Figure 37.  
5

6 In accordance with a further aspect of the present invention, the  
7 card management system includes a telephonic user interface, which  
8 allows a user to communicate with the card management system via  
9 telephone 62 rather than via the computer network. In a preferred  
10 alternative embodiment, the telephonic user interface includes a  
11 conventional voice recognition/response system 63, as illustrated in  
12 Figure. 1. The telephonic user interface allows a user to use their voice  
13 and/or telephone keypad to select card management services and input  
14 data to the card management system. Instructions and confirmation  
15 information is output aurally to the user through the telephone speaker.  
16 All of the services accessible via the computer network are also  
17 accessible via the telephonic user interface. This allows a user to use  
18 the card management system when access to the computer network is  
19 unavailable or inconvenient (e.g., when traveling without a laptop  
20 computer).  
21

22 While the invention has been described with reference to a  
23 particular embodiment, it should be understood that the embodiment is  
24 merely illustrative, as there are numerous variations and modifications,  
25 which may be made by those skilled in the art. Thus, the invention is to  
26 be construed as being limited only by the spirit and scope of the  
27 appended claims.

1     **INDUSTRIAL APPLICABILITY**

2

3             The invention has applicability to the Internet business industry  
4     as well as the credit card industry.